Saskatchewan
Labour
Status of
Women Office

Sources of Support for Saskatchewan Women in Business

February 2002

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Introduction

This directory lists sources of support for Saskatchewan women in business. Support includes loans, networking opportunities, business advisory services, information about licensing and government regulations, education and other services that make it easier to start a business or to increase an existing business's chances of success.

In this directory, business is considered to be all types of non-salaried, paid work including agriculture.

The directory has nine parts.

Part 1 – **Getting Started in Business** – offers basic information for anyone who is thinking about starting a business.

Part 2 – **Federal/Provincial Programs** – describes the Canada-Saskatchewan Business Service Centre, a major source of information for Saskatchewan business people.

Part 3 – **Federal Government** – describes federal government programs that support or regulate business.

Part 4 – **Provincial Government** – describes provincial government programs that support or regulate business.

Part 5 – **Municipal Government** – gives examples of the supports that many municipal governments offer to business.

Part 6 – **Foundations** – that are relevant to businesswomen.

Part 7 – **Business Groups** – describes women's clubs and organizations that offer networking opportunities and other supports to businesswomen. Because there are many general business organizations in Saskatchewan, only those whose focus is women are listed.

Part 8 – **Educational Opportunities** – courses that may be of interest to businesswomen.

Part 9 – **Subject Index** – organizes the agencies and groups listed in this directory under subject headings.

There are numerous private businesses that offer management consulting, business advisory services, accounting and bookkeeping services, computer consulting and clerical support on a fee-for-service basis. These are not listed in this directory. For listings of these businesses refer to the yellow pages of the telephone book under "Accountants, Business Consultants, Computer Consultants, Management Consultants and Secretarial Services." You could also do an Internet search under these headings.

Most chartered banks and credit unions offer loans and lines of credit to businesses for a variety of purposes. Some financial institutions also offer financial advice or counselling. The services of specific financial institutions are not listed in this directory. Contact your bank or credit union for details about their services.

The information in this directory was correct as of mid-January 2002. Government programs are subject to frequent change. Contact the relevant department or agency to determine the availability of specific programs. For information about changes to mailing addresses, website addresses and phone numbers, contact the relevant agency or the Canada-Saskatchewan Business Service Centre.

Part 1: Getting Started in Business

Are You an Entrepreneur?

In order to build a successful business, you need a good product or service and enough start-up money to see yourself through the first months of operation. You also need an entrepreneurial personality. Most successful entrepreneurs have certain basic attitudes and personality characteristics. The quiz below will help you assess whether you have what it takes to be a successful entrepreneur.

	Yes	No
Am I willing to work long and, sometimes, irregular hours?	❑	❑
Can I live with the uncertainty of not having a regular pay cheque?	❑	❑
Am I a self-starter?	❑	❑
Am I organized and self-disciplined?	❑	❑
Do I have the ability to set goals and to figure out several different ways of achieving my goals?	❑	❑
Can I plan, on both a long- and short-term basis?	❑	❑
Am I comfortable with a moderate degree of risk?	❑	❑
Am I confident and optimistic?	❑	❑
Am I curious, innovative and creative?	❑	❑
Am I willing to do all the tasks necessary for successful operation of my business?	❑	❑
Do I like being in charge and teaching and directing others?	❑	❑
Can I anticipate problems and use a variety of approaches to solve problems when they arise?	❑	❑
Am I willing to make sacrifices in the short term in order to achieve long-term goals?	❑	❑

Although some entrepreneurs make more money than they would in a regular job, money isn't the main reason most people go into business for themselves. Most entrepreneurs say that the sense of responsibility and independence, and the potential to try new approaches and to have new experiences that comes with operating a business are their primary motivators.

Preparing a Business Plan

Your business plan is the master plan for your business. It is usually completed before you actually start your business, and it helps you determine whether your plans are sound or whether you need to make changes to be successful. The checklist below is very general. Most financial institutions and other agencies that provide loans require a very detailed business plan and ask that you use a specific format when preparing your plan. Talk to your financial institution for details about their requirements. For general information about preparing a business plan visit Strategis (http://strategis.ic.gc.ca). Strategis is a large business information website administered by Industry Canada.

When you are preparing a business plan, think about the following questions.

Your Product or Service

- What is the purpose of your product or service?
- Who will use/buy this product or service?
- How will your product/service help or benefit the people who buy it?
- Is your product or service special in some way? Does it fill a niche in the market?

Your Business Structure

- Will your business be a proprietorship, partnership, corporation or co-operative?
- If it is a corporation, what is the share structure and the cost of shares?
- If the business is owned by more than one person, what is the working relationship between the owners?
- To whom do staff report? What are the lines of authority within the business?
- Who has signing authority for cheques?

Producing/Selling Your Product or Service

- Will you need a store, office or factory or can you operate from your home?
- How will your workplace be set up – location of equipment, floor plan?
- What equipment and supplies will you need? Where will you get them from?
- How will you measure quality to ensure that your products or services are always high quality?
- Will you need staff to help you or is yours a one-person business? If you plan to hire people, will you pay them a salary, commissions, an hourly rate or on a piecework basis? Where will your staff work – in your office or factory, or in their homes?
- How will you find staff with appropriate skills?
- Can you produce or sell your product where you live or will travel be necessary? (Some consultants, for example, travel extensively.)
- How will you prevent loss and theft (a major concern for retail businesses)?
- What will you do about bad cheques and customers who do not pay their bills?

Preparing a Business Plan (Continued)

Federal, Provincial and Local Government Regulations

- Do you need a business licence or a home business licence?
- Do you have to deduct taxes, Canada Pension Plan and Employment Insurance premiums from your employees' pay cheques and submit these to the government? (Remember that employers also must pay Canada Pension Plan and Employment Insurance premiums on behalf of their employees.)
- Are you required to register with the Workers' Compensation Board?
- Are you required to collect and submit GST?
- Are you required to collect and submit PST?
- Do health regulations apply to your business? (Health regulations will be of particular concern to restaurants, hairdressers, caterers, etc.)
- Will your staff have to work long shifts, evenings, weekends or holidays? (If so, you may be required to pay overtime – refer to the Labour Standards Branch of Saskatchewan Labour for more information.)
- Do any of the requirements of *The Occupational Health and Safety Act* apply to your business? (Refer to the Occupational Health and Safety Division of Saskatchewan Labour for more information.)
- Are you required to register your business's name with the Corporations Branch of Saskatchewan Justice?

Marketing Your Product or Service

- Who are your customers? Where are they located?
- What is the potential number of customers – now, a year from now, five years from now? (Some business people do surveys to get information about potential customers rather than relying on guesswork.)
- Who are your competitors?
- Why would someone choose to buy from you rather than a competitor?
- How will your product be packaged?
- What is the price of your product? Will there be a reduced price for good customers or for large quantities? How are competitors' products priced?
- How will you distribute your product or service – home parties, door-to-door sales, Internet website, telemarketing, from a store or office, through wholesalers?
- How will you advertise your product or service – word-of-mouth; Internet, newspaper, television or radio advertising; flyers; letters to potential clients?
- If you are marketing your product through a website, how will you update the website to keep it current?
- How will you monitor your market to see if your potential market is increasing, decreasing or changing?

Support Services

- Do you need a secretary or administrative assistant?
- Will you do routine bookkeeping yourself, hire a bookkeeper or contract it out to another small business?
- Will you prepare employees' cheques yourself or contract this task out to a payroll service?
- Do you have an accountant and a lawyer?
- Do you know service people who can fix your equipment and/or computers when needed?
- Do you know a printer who can produce letterhead and advertising materials?

Preparing a Business Plan (Continued)

Your Financial Plan

- What will your start-up costs be? Start-up costs may include advertising, creation of a website, purchase of supplies and equipment, purchase of stock or inventory, renovations to buildings, licences, legal fees, etc.
- What is your financial forecast? Estimate your monthly income and expenses for the next one to five years in the categories below:

  Income

  Possible sources of income include:

  - money that you or others invest in the business
  - sales
  - loans
  - mortgages

  Expenses

  Possible expenses include:

  - purchase of supplies and equipment
  - purchase of stock or inventory
  - rent, heat, light, janitorial
  - salaries and benefits (be sure to include your own salary)
  - advertising
  - interest and bank charges
  - payment on loans and mortgages
  - Internet service provider
  - telephone, courier, postage, office supplies, Internet service provider
  - insurance
  - payments to accountants, lawyers, etc.
  - travel expenses (airfare, vehicle expenses, hotel and meals)
  - taxes

- If your business is to succeed, your income must at least equal your expenses. If your income is greater than your expenses, you will have made a profit and may have to pay taxes on this profit. In this situation, consult your lawyer, accountant or the Canada Customs and Revenue Agency.
- How will you obtain financing? Some service businesses require very little capital to get started. For example, housecleaning businesses and many types of arts and crafts businesses require less than $1,000 to get started. Retail and manufacturing businesses often require very large amounts of capital. Many businesses get financing from more than one source. Possible sources of financing include:
  - personal savings
  - loans from family members
  - loans from financial institutions
  - loans from government agencies

Business Structures

There are four types of business structures: proprietorships, partnerships, corporations and co-operatives. Brief descriptions of these four types of business structures are given below.

The requirements of the Canada Customs and Revenue Agency are different for each of these types of business organization. Consult your accountant or the Canada Customs and Revenue Agency for details.

- A **proprietorship** is the simplest type of business structure. A single person owns the business and assumes all responsibilities, all profits and all losses.
- A **partnership** exists when two or more people own a business and share responsibilities, profits and losses. The amount of responsibility assumed by each partner depends upon the way the partnership is structured.
- A **corporation** (limited company) is a separate legal entity which assumes responsibility for the actions of the business, its profits and losses. Members of corporations cannot be held personally responsible for the actions or debts of the company.
- A **co-operative** is a corporation that is developed, owned and controlled by and for its members.

For more information on the advantages of different business structures, refer to the publication *Choosing a Business Structure*, available from Saskatchewan Economic and Co-operative Development.

Establishing a Business Co-operative

The purpose of a co-operative is to provide members with goods and services that make use of members' joint resources to improve their economic and social conditions. The principles upon which co-operatives are based are:

- voluntary and open membership
- democratic member control (one member, one vote)
- member economic participation – members contribute equitably to, and democratically control, the capital of their co-operative
- autonomy and independence – co-operatives are autonomous, self-help organizations, controlled by their members
- education, training and information – co-operatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of the co-operative
- co-operation among co-operatives
- concern for community – co-operatives work for the sustainable development of their communities.

Establishing a Business Co-operative (Continued)

There are several different types of co-operatives. Workers' co-operatives and marketing co-operatives are two types that are of interest to business people. In a workers' co-operative, the people who work in the co-operative also own and operate it. In a marketing co-operative, a group of individuals or small businesses work together to sell their members' products.

The steps in organizing a co-operative are:

- **Define the objectives of the co-operative**. Are the objectives to ensure continued employment for members of the co-operative, to market products produced by members, to generate a profit, to produce a better product, to improve the quality of members' work life?
- **Define how decisions will be made**. According to law, each member has one vote. Will regular meetings be held to make business decisions or will certain people (such as a board of directors) be delegated to make specific decisions on behalf of the members?
- **Prepare bylaws**. The bylaws are a formal statement of the members' working relationship. Members must agree to operate according to the bylaws. The bylaws must conform to the requirements of *The Co-operatives Act, 1996.*
- **Prepare a business plan**. A co-operative, like any other business, must at least break even if it is to survive. Refer to the previous section of this directory for detailed information about preparing a business plan.
- **Comply with legal requirements**. The co-operative must be registered with the Corporations Branch of Saskatchewan Justice. The registration process involves a number of steps. Field staff of Saskatchewan Economic and Co-operative Development will guide new co-operatives through this process.

For more information on starting a business co-operative, visit Saskatchewan Economic and Co-operative Development's website:

http://www.gov.sk.ca/econdev

Sources:

Federal/Provincial Consumer Education and Plain Language Task Force. (1991). *Project real world: Module IV, entrepreneurship and the world of work.* Regina, SK: Author.

Saskatchewan Economic and Co-operative Development. (n.d.). *Co-operatives in Saskatchewan: An information series.* [Factsheet series.] Regina, SK: Author.

Saskatchewan Economic and Co-operative Development. (1993). *Starting a small business in Saskatchewan.* Regina, SK: Author.

Women Entrepreneurs of Saskatchewan. (n.d.). *Am I an entrepreneur?* [Brochure]. Saskatoon, SK: Author.

Part 2: Federal/Provincial Programs

business infosource
(a service of the Canada-Saskatchewan Business Service Centre)

Canada-Saskatchewan Business Service Centre

Head Office

345 – 3rd Avenue South
Saskatoon, SK
S7K 2H6

Tel.: (306) 956-2323

Toll-Free Telephone:
1-800-667-4374

Fax: (306) 956-2328

Info-FAX: (306) 956-2310

Toll-Free InfoFAX:
1-800-667-9433

Website:
http://www.cbsc.org/sask/

E-mail:
saskatooncsbsc@cbsc.ic.gc.ca

For export information
Tel.: 1-888-811-1119

Entrepreneurs with Disabilities
TTY service is available by calling:
Tel.: (306) 975-6308 or
1-877-990-2699 (toll-free)

The **Canada-Saskatchewan Business Service Centre** is a joint federal-provincial initiative. It was established to provide business people with a single access point for business information that may be spread across many government departments and agencies. **business infosource** is a trade name for the services provided by the Centre.

The partners in the Centre are Western Economic Diversification, on behalf of the Government of Canada, and Saskatchewan Economic and Co-operative Development, on behalf of the Government of Saskatchewan.

The Centre helps entrepreneurs get answers on:

- Starting a business
- Developing a business plan
- Marketing strategies
- Trade and export requirements
- Financing a business
- Locating suppliers
- Tax and regulatory matters
- Government information

The Business Service Centre has six main services:

- **TeleCentre** (Toll-free: 1-800-667-4374; local: (306) 956-2323) – A toll-free line connects callers to a Centre representative who can answer business questions or make referrals to an appropriate government department. This service is available 8:00 a.m. to 5:00 p.m., Monday to Friday.
- **Info-FAX** (Toll-free: 1-800-667-9433; local: (306) 956-2310) – Members of the public can use their telephone and fax machines to get copies of the Centre's document catalogues and fact sheets. When users call the Info-FAX toll-free number, a simple voice-prompt system leads them through the ordering process. The Info-FAX system is open 24 hours a day, seven days a week. Its databanks contain documents on hundreds of government programs.
- **Personal Service** – Business people who go to the Centre in person can meet with a Centre representative and use the Centre's resource centre.
- **Resource Centre** – The Centre's resource collection includes printed materials, videos, audiotapes, computer workstations and other resources on business-related topics.
- **Team Canada Inc and Trade Team Saskatchewan** – The Centre provides a single contact point for export development information. Call 1-888-811-1119 (toll-free) or visit the Trade and Export section of the website.

business infosource
(a service of the Canada-Saskatchewan Business Service Centre)
(Continued)

- **Website** – (http://www.cbsc.org/sask/) – The Centre's website is very large and comprehensive. A few of the items it contains include:
  - links to federal and provincial government departments and to Business Service Centres in other provinces
  - information on hundreds of business topics
  - information on starting a business
  - links to other resources such as the catalogues of several university libraries, yellow pages and several newspapers
  - information on trade and export

Canada-Saskatchewan Business Service Centre Regional Access Points

Assiniboia
South Central CFDC
229 – 1st Avenue W
P. O. Box 1087
Assiniboia, SK S0H 0B0

Tel.: (306) 642-5558
Toll-Free: 1-800-329-1479
Fax: (306) 642-5963
E-mail: sccfdc@sk.sympatico.ca
Website:
http://www3.sk.sympatico.ca/sccfd/

Broadview
East Central Development Corporation
P. O. Box 727, 601 Edmonton Street
Broadview, SK S0G 0K0

Tel.: (306) 696-2443
Fax: (306) 696-2508
E-mail: ecdc@sk.sympatico.ca

Bruno
Sagehill Development Corporation
Box 10, #515 Mayer Street
Bruno, SK S0K 0S0

Tel.: (306) 369-2610
Fax: (306) 369-4142
E-mail: sagehill@sk.sympatico.ca

Estevan
Business Enterprise Centre
303 Wicklow Centre
1133 – 4th Street
P. O. Box 5000
Estevan, SK S4A 0W6

Tel.: (306) 637-4511
Fax: (306) 637-4510

Kindersley
514 Main Street
Kindersley, SK
S0L 1S0

Tel.: (306) 463-1850
Fax: (306) 463-1855

La Ronge
Saskatchewan Northern Affairs
P. O. Box 5000
La Ronge, SK S0J 1L0

Tel.: (306) 425-4278
Fax: (306) 425-4267
E-mail: skeclar@orion.sk.sympatico.ca

Meadow Lake
Beaver River CFDC
Box 2678, 106 – 1st Street East
Meadow Lake, SK S9X 1P8

Tel.: (306) 236-4422
Fax: (306) 236-5818
E-mail: great.lakes@sk.sympatico.ca

North Battleford
Northwest CFDC
#101 – 1202 – 101st Street
North Battleford, SK S9A 0Z8

Tel.: (306) 446-3200
Toll-Free: 1-877-446-2332
Fax: (306) 445-8076
E-mail:
northwest.cfdc@sk.sympatico.ca
Website: www.northwestcf.com

Outlook
Great River Lakes REDA/
MidSask CFDC
P. O. Box 176
410 Saskatchewan Avenue W
Outlook, SK S0L 2N0

Tel.: (306) 867-9566
Toll-Free: 1-888-929-9990
Fax: (306) 867-9559
E-mail: midsask@outlet.sk.ca
Website: www.outlet.sk.ca/reda

business infosource
(a service of the Canada-Saskatchewan Business Service Centre)
(Continued)

Canada-Saskatchewan Business Service Centre Regional Access Points
(Continued)

Prince Albert
Prince Albert and District CFDC
#1 – 1499 – 10th Avenue East
Prince Albert, SK S6V 7S6
Tel.: (306) 763-8125
1-888-388-0822 (toll-free)
Fax: (306) 763-8127
E-mail:
comfutures@pacommunityfutures.sk.ca
Website:
www3.sk.sympatico.ca/cfdv

Regina
Centre for Business Development
1925 Rose Street
Regina, SK S4P 3P1
Tel.: (306) 780-8331
Toll-Free: 1-877-780-8331
Fax: (306) 780-8310
E-mail: receptioncbd@wd.gc.ca
Website: www.cbdregina.com

Conseil de la Coopération de la Saskatchewan
3850 rue Hillsdale, pièce 230
Regina, SK S4S 7J5
Tel.: (306) 566-6000
Fax: (306) 757-4322
E-mail: ccsregina@sk.sympatico.ca

Saskatoon
345 – 3rd Avenue South
Saskatoon, SK S7K 2H6
Tel.: (306) 956-2323
1-800-667-4374 (toll-free)
Fax: (306) 956-2328
Info-Fax: (306) 956-2310
Toll-Free Info-Fax: 1-800-667-9433
E-mail: saskatooncsbsc@cbsc.ic.gc.ca
Website: www.cbsc.org/sask

Swift Current
South West Centre for
Entrepreneurial Development Inc.
885 – 6th Avenue N.E.
Swift Current, SK S9H 4V1
Tel.: (306) 773-4030
Fax: (306) 773-5337
E-mail: ecentre@sk.sympatico.ca

Tisdale
Newsask CFDC
903 – 99th Avenue W
Tisdale Civic Centre
Box 357
Tisdale, SK S0E 1T0
Tel.: (306) 873-4449
1-888-586-9855 (toll-free)
Fax: (306) 873-4645
E-mail:
newsask.community.fut.dev@sk.sympatico.ca
Website: www.lights.com/newsask

Weyburn
Southeast Centre for Business Development
405 Coteau Avenue, P. O. Box 353
Weyburn, SK S4H 2K1
Tel.: (306) 842-8803
1-800-699-0533 (toll-free)
Fax: (306) 842-4069
E-mail: sunrise.cfdc@sk.sympatico.ca

Yorkton
Good Spirit Regional Business Resource Centre
230 Smith Street W.
Yorkton, SK S3N 0H9
Tel.: (306) 783-7332
Fax: (306) 783-0165
E-mail: inquiries@goodspiritreda.com
Website: www.godspiritreda.com

Part 3: Federal Government

Federal government programs that are of general interest are listed below. In addition, the federal government has highly specialized programs for businesses in certain sectors, for example, it has programs for aerospace industries, and people in the fisheries business. For information about these specialized programs consult the Canada-Saskatchewan Business Service Centre or Strategis, a large on-line business information service provided by Industry Canada (http://strategis.ic.gc.ca).

Agriculture and Agri-Food Canada

Agriculture and Agri-Food Canada
Saskatchewan Regional Office

801 – 1800 Hamilton Street
Regina, SK
S4P 4L2

Tel.: (306) 780-5545

Website:
http://www.agr.ca/

Agriculture and Agri-Food Canada offers numerous services to farmers and agri-business. For more detail visit the website (http://www.agr.ca). The website also contains many publications relating to effective agricultural practise.

The program that will be of most interest to Saskatchewan businesswomen is the Canadian Adaptation and Rural Development in Saskatchewan (CARDS) Program.

Canadian Adaptation and Rural Development in Saskatchewan (CARDS) Program

The objective of the CARDS program is to provide funding for development of proactive and innovative opportunities in the agriculture and agri-food sector throughout Saskatchewan. This program provides funding to applicants to foster opportunity and innovation. CARDS provides funding in six areas of activity.

1. Industry and rural resource development
2. Business development activities: New products, processes and markets
3. Capital equipment purchases: Adoption of new technologies
4. Strategic initiatives
5. Value-added development
6. Environmental stewardship

Eligible recipients include individuals, legally recognized corporations, agriculture and industry associations, non-profit organizations, cooperatives, educational institutions, municipal governments, Indian Bands and Métis Nation.

CARDS also manages the Agricultural Environmental Stewardship Initiative, which provides funding for projects that help address the regional impacts of agricultural practices on water quality, soil, health and wildlife habitat and diversity.

Agriculture and Agri-Food Canada (Continued)

In Saskatchewan, CARDS is administered by the Saskatchewan Council for Community Development, a non-profit organization that supports and promotes community-based development.

Saskatchewan Council for Community Development (CARDS Secretariat)
P. O. Box 21038
102 – 15 Innovation Boulevard
Galleria Building – Innovation Place
Saskatoon, SK
S7H 5N9

Tel.: (306) 975-6847

Toll-Free: 1-800-641-8256

Fax: (306) 975-6850

E-mail: cards@sccd.sk.ca

Website: http://www.sccd.sk.ca/cards/index.html

Business Development Bank of Canada

Business Development Bank of Canada

Regina Office

2220 – 12th Avenue
Suite 320, Bank of Canada Building
Regina, SK
S4P 0M8

Tel.: (306) 780-6478
1-888-463-6232 (toll-free)
Fax: (306) 780-7516

Saskatoon Office

Main Floor
135 – 21st Street East
Saskatoon, SK
S7K 0B4

Tel.: (306) 975-4822
1-888-463-6232 (toll-free)
Fax: (306) 975-5955

Prince Albert Office

c/o Saskatoon Branch
Main Floor
135 – 21st Street East
Saskatoon, SK
S7K 0B4

Tel.: (306) 953-8580
1-888-463-6232 (toll-free)
Fax: (306) 975-5955

Website: http://www.bdc.ca

The **Business Development Bank of Canada** (BDC) is a financial institution wholly owned by the Government of Canada. BDC plays a leadership role in delivering financial and consulting services to Canadian small business, with a particular focus on the technology and export sectors of the economy. The services offered by BDC include:

- Financial services
- Consulting services

Financial Services

- BDC provides specialized financing for commercially-viable business projects. Repayment terms are tailored to the needs of individual clients. BDC does not offer grants. Loans available include:
  - **Alliance for Innovation, Growth-Oriented and Exporting Manufacturers** – loans for knowledge-based firms and innovative exporting manufacturers – a joint program of the National Bank and BDC.
  - **Growth Capital for Aboriginal Business** – to increase access to capital for Aboriginal entrepreneurs who want to start a small business or expand an existing business operating on or off a reserve in Canada.
  - **Innovation Financing** – helps innovative businesses position themselves to take advantage of new markets and new technologies available to today's global players.
  - **Knowledge-Based Industries Loan** – patient debt capital on terms tailored to the high-growth potential of the knowledge-based industry – targets small- and medium-sized businesses in Western Canada – a joint venture between Western Economic Diversification and the BDC.
  - **Micro Business Program** – supports the growth and development of very small businesses.
  - **Pan-Western Loan Fund for Tourism Firms** – to help western Canadian tourism businesses expand operations by providing incremental and complementary debt financing – developed by Western Economic Diversification and the BDC.
  - **Productivity Plus Financing** – designed for manufacturing and processing companies that want to increase their productivity but need financial support to acquire equipment.
  - **Seed Capital** – to finance businesses in the pre-start-up phase.
  - **Subordinate Financing** – which combines the characteristics of term financing with venture capital.
  - **Techno.net: Term Financing to Implement E-Commerce** – to help small and medium-sized businesses cover the costs related to implementing a Web presence.
  - **Student Business Loans Program** – offers loans to student entrepreneurs to operate their own businesses during the summer months – offered through Human Resources Development Canada (HRDC) and managed by the Business Development Bank of Canada.
  - **Term Financing** – for a variety of commercially-viable projects.

Business Development Bank of Canada (Continued)

- **Venture Capital** – capital investments at any stage of a company's life cycle, from seed to growth, from acquisition or expansion to turnaround – will invest in both private and publicly-listed companies. Small businesses in leading-edge industries with a strategic market position and the potential for sustained growth are eligible.
- **Working Capital for Growth** – to help businesses finance growth opportunities.
- **Working Capital for Exporters** – provides the important additional pre-shipment financing companies need to effectively exploit their export potential.

For detailed information about loan eligibility criteria, dollar value of loans available and repayment terms, contact the BDC directly.

Consulting Services

The BDC Consulting Group offers customized business consulting services that focus on four areas: growth, quality, export, and e-business.

Through a national network of nearly 500 independent consultants, BDC Consulting Group helps clients assess, plan and implement integrated management solutions.

For more detail about consulting services contact the Regina or Saskatoon office of the Business Development Bank of Canada or visit the website at http://www.bdc.ca. The BDC website describes the BDC's services, provides information n many business topics and features many online business management tools.

Canada Customs and Revenue Agency (formerly Revenue Canada)

Canada Customs and Revenue Agency

Regina Office

1955 Smith Street
Regina, SK S4P 2N9

Child Tax Benefit Enquiries:
Regina (306) 780-8047

GST Credit Cheques and Other Refund Enquiries:
Regina (306) 780-5944

GST Credit Cheques and Other Refund Enquiries:
Regina (306) 780-5944

Public Fax:
Regina: (306) 757-1412

Saskatoon Office

340 – 3rd Avenue North
Saskatoon, SK
S7K 0A8

Toll-Free Numbers:

Business Enquiries
(Employer, GST, Corporate and Non-Corporate Enquiries):
1-800-959-5525

Child Tax Benefit Enquiries:
1-800-387-1193

Individual Income Tax Enquiries:
1-800-959-8281

Request for Forms:
1-800-959-2221

GST Credit Cheques and Other Refund Enquiries:
1-800-959-1956

For Service in French:
1-800-959-7383

Website:
http://www.ccra-adrc.gc.ca

Canada Customs and Revenue Agency handles deductions for tax, Canada Pension Plan and Employment Insurance.

Most small businesses, regardless of whether they are proprietorships, partnerships or corporations, must submit tax deductions, Canada Pension Plan contributions and Employment Insurance premiums on behalf of their employees. Small businesses are also required to pay tax on their profits. Most are required to collect and submit GST. All of these requirements are administered by the Canada Customs and Revenue Agency.

The Canada Customs and Revenue Agency publishes dozens of forms and publications on various tax-related topics. Many of these forms and publications are available on the Agency's website (http://www.ccra-adrc.gc.ca). Guides for the various deductions are available as are publications specific to small business.

Canadian International Development Agency (CIDA)

Canadian International Development Agency

Head Office

200 Promenade du Portage
Hull, PQ K1A 0G4

Tel.: (819) 997-5006
1-800-230-6349 (toll-free)
Fax: (819) 953-6088

For the hearing and speech impaired (TDD/TTY):
(819) 953-5023

E-mail: Info@acdi-cida.gc.ca

Prairie Regional Office

725 Canada Place
9700 Jasper Avenue
Edmonton, AB T5J 4C3

Tel.: (780) 495-7529
Fax: (780) 495-4507

Website: http://www.acdi-cida.gc.ca/index.html

CIDA is a government agency responsible for Canada's international development activities.

CIDA provides funding for international development programs and projects through contributions or contracts with Canadian and international development institutions, organizations and private sector companies. CIDA also enters into contracts with Canadian companies for the implementation of CIDA programs and projects.

The CIDA website (http://www.acdi-cida.gc.ca/index.html) provides detailed information about the types of projects CIDA funds and the procedures for entering into contracts with CIDA. For more information contact CIDA's Prairie Regional Office at the address on the left.

Export Development Canada

Export Development Canada (EDC) is a Canadian financial institution devoted exclusively to providing trade finance and risk management services to Canadian exporters and investors in up to 200 markets. Founded in 1944, EDC is a Crown corporation that operates as a commercial financial institution.

EDC offers the following services:

- **Insurance** – offers insurance on accounts receivable covering up to 90% of the loss if a buyer doesn't pay; also covers political risk.
- **Financing** – offers direct loans, equity investments and other types of export financing to buyers of Canadian capital goods and services.
- **Bonding products** – assists exporters in getting letters of guarantee and surety bonds that may be required by their buyers.
- **Online services** – allows exporters to check out a foreign buyer, insure a single transaction, subscribe to ExportWise, EDC's free quarterly magazine, or find out if EDC considers a buyer insurable for the amount of a deal. EDC also provides numerous online guides, checklists, etc., for those wishing to start exporting. Check out the possibilities at www.edc.ca/prodserv/online/index_e.htm.
- **Small business** – offers solutions designed specifically for the needs of a small business. Buyer financing, masters accounts receivable guarantees, factoring, lines of credit, etc., are only the beginning. Find out more at www.ed.ca/prodserv.smallbus/index_e.htm.

Export Development Canada

Head Office

151 O'Connor Street
Ottawa, ON
K1A 1K3

Tel.: (613) 598-2500
Fax: (613) 237-2690

Website: http://www.edc.ca

Toll-Free (for companies with export sales under $1 million)
1-866-283-2957

Toll-Free (for companies with export sales over $1 million)
1-866-278-2300

EDC Regional Offices

Western Canada

Vancouver
One Bentall Centre, Suite 1030
505 Burrard Street, Box 58
Vancouver, BC V7X 1M5

Tel: (604) 638-6950
Fax: (604) 638-6955

Calgary
Home Oil Tower, Suite 606
324 – 8th Avenue S.W.
Calgary, AB T2P 2Z2

Tel.: (403) 537-9800
Fax: (403) 537-9811

Edmonton
Suite 905, 10010 – 106th Street
Edmonton, AB T5J 3L8

Tel.: (780) 702-5233
Fax: (780) 702-5235

Winnipeg
Suite 2075
Commodity Exchange Tower
360 Main Street
Winnipeg, MB R3C 3Z3

Tel.: (204) 975-5090
Fax: (204) 975-5094

Ontario

Toronto
Suite 810, 150 York Street
P. O. Box 810
Toronto, ON M5H 3S5

Tel.: (416) 640-7600
Fax: (416) 862-1267

London
Suite 1512
148 Fullarton Street
London, ON N6A 5P3

Tel.: (519) 963-5400
Fax: (519) 963-5407

Ottawa
151 O'Connor Street
Ottawa, ON K1A 1K3

Tel.: (613) 597-8523
Fax: (613) 598-6858

Quebec and Atlantic Canada

Montreal
Suite 4520, 800 Victoria Square
P. O. Box 124, Tour de la Bourse
Montreal, PQ H4Z 1C3

Tel.: (514) 908-9200
Fax: (514) 878-9891

Quebec and Atlantic Canada
(Continued)

Quebec City
Suite 1340, 2875 Boulevard Laurier
Ste-Foy, PQ G1V 2M2

Tel.: (418) 266-6130
Fax: (418) 266-6131

Moncton
735 Main Street, Suite 400
Moncton, NB E1C 1E5

Tel.: (506) 851-6066
Fax: (506) 851-6406

Halifax
Purdy's Wharf Tower II, Suite 1410
1969 Upper Water Street
Halifax, NS B3J 3R7

Tel.: (902) 442-5205
Fax: (902) 442-5204

St. John's
90 O'Leary Avenue
St. John's, Newfoundland A1B 2C7

Tel.: (709) 772-8808
Fax: (709) 772-8693

Farm Credit Canada

Farm Credit Canada

Corporate Head Office

1800 Hamilton Street
Box 4320
Regina, SK
S4P 4L3

Tel.: (306) 780-8100
Fax: (306) 780-5456

Customer Services:
csc@fcc-fac.ca

Website:
http://www.fcc-fac.ca

Farm Credit Canada (FCC) provides financing to Canadian farmers and agribusiness operators. The FCC's lending operation has two divisions: farm financing and agribusiness and agricultural alliances.

- **Farm financing** – devoted to traditional lending for commodities such as cash crops, dairy, beef and hogs. FCC lends money for any agricultural or farm-related purpose including the purchase of land, grain, equipment or livestock.
- **Agribusiness and agricultural alliances** – handles agricultural projects geared to developing, refining and marketing primary agricultural products.

FCC Offices

Assiniboia
229 – 1st Avenue W.
Box 1060
Assiniboia, SK S0H 0B0
Tel.: (306) 642-5282
Fax: (306) 642-4676

Carlyle
109 Railway Avenue W.
Box 430
Carlyle, SK S0C 0R0
Tel.: (306) 453-2595
Fax: (306) 453-2299

Humboldt
640 – 10th Street, Box 937
Humboldt, SK S0K 2A0
Tel.: (306) 682-3902
Fax: (306) 682-4383

Kindersley
404C – 12th Avenue E.
Box 310
Kindersley, SK S0L 1S0
Tel.: (306) 463-5320
Fax: (306) 463-3435

Moose Jaw
1216 Main Street North
Moose Jaw, SK S6H 3L1
Tel.: (306) 693-4077
Fax: (306) 692-2202

North Battleford
1301 – 101st Street
Suite 201
North Battleford, SK
S9A 0Z9
Tel.: (306) 446-1700
Fax: (306) 445-1005

Prince Albert
Carlton Court, Suite 104
2805 – 6th Ave. E.
Prince Albert, SK
S6V 6Z6
Tel.: (306) 953-8562
Fax: (306) 953-8575

Regina

Agri-Land
1801 Hamilton Street
Suite 900, P. O. Box 4320
Regina, SK S4P 4L3
Tel.: (306) 780-8411
Fax: (306) 780-7576

Customer Service Centre
1800 Hamilton Street
P. O. Box 4320
Regina, SK S4P 4L3
Tel.: (888) 230-2222
Fax: (800) 284-6436

Regina 1 – CIBC Building
1800 Hamilton Street
P. O. Box 4320
Regina, SK S4P 4L3
Tel.: (306) 780-8100
Fax: (306) 780-5456

Regina 2 – Canada Trust Building
1801 Hamilton Street
Suite 900, P. O. Box 4320
Regina, SK S4P 4L3
Tel.: (306) 780-8837
Fax: (306) 780-5611

2180 Victoria Avenue E.
Suite 201
Regina, SK S4N 7B9
Tel.: (306) 780-5616
Fax: (306) 780-5611

Rosetown
207 Railway Avenue E.
P. O. Box 1118
Rosetown, SK S0L 2V0
Tel.: (306) 882-2231
Fax: (306) 882-3066

Saskatoon
301 – 2100 – 8th Street E.
Saskatoon, SK S7H 0V1
Tel.: (306) 975-4248
Fax: (306) 975-4864

Swift Current
Suite 6, Hillsdale Plaza
1061 Central Avenue N.
Swift Current, SK
S9H 4Y9
Tel.: (306) 773-2991
Fax: (306) 778-3695

Tisdale
803 – 100th St., Box 820
Tisdale, SK S0E 1T0
Tel.: (306) 873-4511
Fax: (306) 873-5457

Weyburn
609 Railway Avenue
Weyburn, SK S4H 0A9
Tel.: (306) 842-3559
Fax: (306) 842-3951

Wynyard
119 – 1st Street East
Box 249
Wynyard, SK S0A 4T0
Tel.: (306) 554-2344
Fax: (306) 554-3144

Yorkton
120 Smith Street East
Yorkton, SK S3N 3V3
Tel.: (306) 783-9431
Fax: (306) 786-7610

Human Resources Development Canada

Human Resources Development Canada

Saskatchewan Regional Office
2045 Broad Street
Regina, SK
S4P 2N6

Toll-Free: 1-800-206-7218
Fax: (306) 780-6717

E-mail:
as-sc@hrdc-drhc.ac.ca

Website:
http://www.hrdc.drhc.gc.ca

The **Human Resources Development Canada** program that will be of the most interest to business people is Grants and Contributions.

Grants and Contributions

HRDC's Grants and Contributions Program helps Canadians of all ages manage transitions and challenges throughout their lives. Programs are available for individuals, organizations and labour. In some situations, businesses and employers may be eligible for funding under the Grants and Contributions Program.

Check the website (http://www18.hrdc-drhc.gc.ca/) for a full listing of programs and for details of individual programs.

Industry Canada

Industry Canada

Regina Office

Suite 1020
2002 Victoria Avenue
Regina, SK
S4P 0R7

Tel.: (306) 780-5010
Fax: (306) 780-6506

Saskatoon Office

7th Floor
123 Second Avenue South
Saskatoon, SK
S7K 7E6

Tel.: (306) 975-4400
Fax: (306) 975-6727

Information Hotline
1-800-328-6189

Website:
http://www.ic.gc.ca

Seven **Industry Canada** programs/services/websites will be of interest to businesswomen. They are:

- Aboriginal Business Canada
- BusinessGateway.ca
- Canada Small Business Financing Program
- Competition Bureau
- Sources of Financing
- Strategis
- Your Guide to Government of Canada Services and Support for Small Business

Aboriginal Business Canada

Head Office

1st Floor, 235 Queen Street
Ottawa, ON
K1A 0H5

Tel.: (613) 954-4064 Fax: (306) 957-7010

Saskatoon Office

7th Floor
123 – 2nd Avenue South
Saskatoon, SK
S7K 7E6

Tel.: (306) 975-4329 Fax: (306) 975-5334

E-mail: abc.saskatoon@ic.gc.ca

Website: http://www.abc.gc.ca

Canadian status and non-status Indians, Inuit and Métis individuals, partnerships or legal entities, on or off reserve, are eligible for support by Aboriginal Business Canada (ABC). In general, majority Aboriginal ownership is required. Exceptions may be made for joint ventures.

ABC also partners with Aboriginal financial institutions across Canada which deliver programs and services.

ABC priorities are businesses which emphasize innovation, tourism, trade and market expansion, and youth entrepreneurship.

In addition to financial support, ABC offers a broad range of consulting services to proposed and existing Aboriginal businesses.

Industry Canada
(Continued)

BusinessGateway.ca: Services for Canadian Businesses

Website: http://businessgateway.ca/

Industry Canada is partnering with other government departments to offer businesses a variety of programs and services. The Government of Canada's **BusinessGateway.ca** provides this streamlined access to information and services from across federal government departments and agencies. The site's content is focussed on business needs, with a special emphasis on small business. This means organizing services into 10 clusters of information based on what Canadians have indicated they wanted, such as:

- Business start-up
- Financing
- Tax
- Human resource management
- Exporting / Importing
- Regulations

BusinessGateway.ca Help Desk:
1866-Bus-Gateway (1-866-287-4283)
E-mail: Info@BusinessGateway.ca

Canada Small Business Financing Program **(formerly Small Business Loans Program)**

8th Floor, East Tower
235 Queen Street
Ottawa, ON
K1A 0H5

Info line:(613) 954-5540 Fax: (613) 952-0290

Website: http://strategis.ic.gc.ca/csbfa
or contact any financial institution

The Canada Small Business Financing Act (CSBFA) helps new and existing businesses obtain term loans from financial institutions to finance the purchase and improvement of fixed assets such as land, buildings and equipment. Most Canadian small businesses are eligible, as long as their estimated annual gross revenues do not exceed $5 million during the year in which they apply for a loan. The loan maximum is $250,000. For detailed information about eligibility criteria, interest rates and loan terms contact any financial institution.

As of April 1, 2002, the CSBFA allows financing of leases for new or used equipment under a five-year capital leasing pilot project. For detailed information about eligibility criteria, interest rates, lease terms and participating lessors, call the Info line or visit the Program's website.

Industry Canada
(Continued)

Competition Bureau

The Competition Bureau is headed by the Commissioner of Competition. The Commissioner is responsible for the administration and enforcement of the *Competition Act*, as well as three statutes concerning the accuracy and adequacy of information provided to consumers: The *Consumer Packaging and Labelling Act*, the *Textile Labelling Act* and the *Precious Metals Marking Act*.

The Bureau produces CD-ROMs and publications on various aspects to help businesses comply with these Acts. To find out more about these products, contact them at:

Competition Bureau
Industry Canada
Phase 1, Place du Portage
50 Victoria Street
Hull, PQ
K1A 0C9

Toll-Free: 1-800-348-5358

Tel.: (819) 997-4282
Fax: (819) 997-0324

TTY: 1-800-642-3844

E-mail: compbureau@ic.gc.ca

Sources of Financing

Website: http://strategis.ic.gc.ca (go to "Business Support and Financing", then to "Sources of Financing")

A comprehensive on-line guide to sources of funding for small businesses. Includes information about federal and provincial programs and financial programs offered by other agencies. Also includes information about increasing your potential for chances of getting financing.

Industry Canada
(Continued)

Strategis: Canada's Business and Consumer Website

http://strategis.ic.gc.ca

Strategis is a large and comprehensive business information website maintained by Industry Canada. A sample of items it contains includes:

- A large database on business topics which can be searched by category or topic
- Links to all provincial government websites, many other federal government websites and many municipal websites
- News on current business topics
- Links to company directories, industry and professional associations
- Information on Aboriginal business
- Information targeted to people in many specific business sectors such as small business, exporting, advanced technology, retail, etc.
- An e-business information portal designed specifically to guide commercial organizations through issues and options encountered in implementing e-business strategies
- Industry statistics on production, investment, employment and trade

Your Guide to Government of Canada Services and Support for Small Business

On-line version: http://strategis.gc.ca/smeguide

Print Version: Distribution Services
Communications Branch
Industry Canada
268D, West Tower
235 Queen Street
Ottawa, ON
K1A 0H5

Tel.: (613) 947-7466
Fax: (613) 954-6436

This annual publication provides an overview of all federal government services and programs designed to assist small business. It includes information about starting and running a business, information about programs for highly specific industries and information about laws that affect businesses.

Public Works and Government Services Canada (Contracts Canada)

Contracts Canada
Client Services
Supply Operations Service
Room 500
1900 Albert Street
Regina, SK S4P 4K8

Tel.: (306) 780-5591
Fax: (306) 780-5601

E-mail:
Dick.Lamb@pwgsc.gc.ca

Contracts Canada Infoline
1-800-811-1148

Website:
http://www.contractscanada.gc.ca/en/index/html

Contracts Canada is managed by **Public Works and Government Services of Canada**.

Contracts Canada

Contracts Canada is an interdepartmental federal government program to make it easier to get information about selling to the federal government.

Contracts Canada offers:

- **Information about what the government buys and how it buys** – The website contains a great deal of highly specific information on these topics.
- **Supplier Registration** – Potential suppliers can register on-line.
- **Seminars and Speakers** – Seminars are held regularly across Canada to assist suppliers who want to do business with the federal government. Seminars are free and are available upon request. Contracts Canada will also supply speakers for meetings upon request.
- **Publications** – Contracts Canada has published several booklets and fact sheets on doing business with the federal government.

Western Economic Diversification Canada

Western Economic Diversification Canada

Saskatoon Office

P O. Box 2025
S. J. Cohen Building
601 – 119 – 4th Avenue South
Saskatoon, SK
S7K 3S7

Tel.: (306) 975-4373
Toll-Free: 1-888-338-9378
Fax: (306) 975-5484

Regina Office

Centre for Business Development
1925 Rose Street
Regina, SK
S4P 3P1

Tel.: (306) 780-8080
Toll-Free: 1-888-338-9378
Fax: (306) 780-8310

Website:
http://www.wd.gc.ca

Western Economic Diversification Canada (WD) is a federal government department that strengthens the economy in the four western provinces through programs and services that inspire innovation, build partnerships and encourage entrepreneurship. It also advances western interests in national economic policy. WD focuses its efforts on three areas:

- **Innovation** – WD is working to close the gap between the discovery of new ideas and processes and the marketing of new products and services. Investments in innovation are:
  - strengthening the knowledge of infrastructure in the West
  - leveraging new funding to increase research and development
  - accelerating the rate of technology commercialization
  - supporting "innovation clusters" in key sectors of the western economy.
- **Partnerships** – WD works to develop and strengthen partnerships with different levels of government, industry, universities, volunteer organizations and other interest groups, through programs that include the Canada-Saskatchewan Western Economic Partnership Agreement and the Canada-Saskatchewan Infrastructure Program.
- **Entrepreneurship** – WD does not offer loans directly to business people, instead it promotes business development and entrepreneurship by:
  - providing value-added skills development, including seminars and workshops
  - offering advisory services, including assessments and business plan reviews
  - facilitating access to capital
  - enhancing export readiness
  - helping companies sell to government
  - enabling companies to hire graduates for international and advanced technology projects.

WD's programs and services are available through the Western Canada Business Service Network which has over 100 points of service including Community Futures Development Corporations, Women's Enterprise Centre offices, Canada Business Service Centres, Francophone Economic Development in Western Canada and WD offices.

WD's website www.wd.gc.ca; French: www.deo.gc.ca contains a great deal of information about starting a business and doing business. It offers links to many other business sites. One WD web page that Saskatchewan businesswomen will find particularly useful is **Resources for Women in Business** (http://www.wd.gc.ca/eng/external/womre.html), which provides links to about eight websites targeted to women in business.

Women Entrepreneurs of Saskatchewan Inc.

Women Entrepreneurs of Saskatchewan Inc.

Saskatoon Office

112 – 2100 Eighth Street East
Saskatoon, SK
S7H 0V1

Tel.: (306) 477-7173
Toll-Free: 1-800-879-6331
Fax: (306) 477-7175

Regina Office

1925 Rose Street
Regina, SK
S4P 3P1

Tel.: (306) 359-9732
Toll-Free: 1-800-879-6331
Fax: (306) 359-9739

E-mail:
info@womenentrepreneurs.sk.ca

Website:
http://womenentrepreneurs.sk.ca

Women Entrepreneurs (W.E.) is a non-profit membership organization which provides programs and services to women who are considering a business, starting a business, or operating an existing business. Women Entrepreneurs of Saskatchewan Inc. is supported by Western Economic Diversification Canada.

Services offered by W.E. include:

- **Loans** – A loan fund offers loans of up to $100,000 to assist women to start, purchase or expand a business.
- **Training Services** – Workshops, seminars, correspondence courses and other training programs may be offered by W.E. directly or in partnership with other organizations.
- **Business Advisory Services** – W.E. staff work with clients on a one-to-one basis to address business issues.
- **Networking/Mentoring** – W.E. sponsors several mentorship programs for women who are just starting out in business. Its conferences and seminars also facilitate networking.
- **Information** – In addition to providing information on various aspects of business, W.E. publishes a newsletter in the spring and fall, and a bi-monthly bulletin. Its website contains information about W.E. and has links to other sources of information about business.
- **Youth Initiatives** – W.E.'s youth activities include mentorship, workshops and speaking sessions focused on awareness of entrepreneurship as a viable career option.

Membership is open to Saskatchewan residents. There are two categories of members:

- Full members – $75.00 per year.
- Associate members – $25.00 per year.

Some services are offered on a fee-for-service basis. Contact Women Entrepreneurs of Saskatchewan Inc. for detailed information about specific programs and services, and membership benefits.

Part 4: Provincial Government

Saskatchewan Agriculture and Food

Saskatchewan Agriculture and Food

Head Office

Regina
3085 Albert Street
Regina, SK S4S 0B1

Tel.: (306) 787-5140

Website:
www.agr.gov.sk.ca

Six **Saskatchewan Agriculture and Food** programs will be of interest to women in agricultural and agri-food businesses:

- Agri-Food Equity Fund
- Education and Health Tax Agricultural Exemptions
- Farm Fuel Program
- Green Certificate Farm Training Program
- Livestock and Horticultural Facilities Incentive Program
- Livestock Loan Guarantee Program

Agri-Food Equity Fund

The Agri-Food Equity Fund is the venture capital financing arm of Saskatchewan Agriculture and Food. It was established to promote and develop agricultural diversification in Saskatchewan.

The Fund invests in companies or co-operatives which:

- process primary agricultural products
- market and distribute processed products
- supply inputs to processors or farmers
- produce or supply non-traditional primary agricultural products

The minimum investment by the Fund is $25,000. Maximum investment in a business is $1,000,000. The fund can purchase equity in the business in the form of shares, bonds, debentures or other securities. It is a goal of the Fund to sell its investment back to the business or its shareholders within eight years.

To be eligible, businesses must be registered corporations or co-operatives in Saskatchewan, and will commence or expand operations within 12 months.

For more detailed information about the Fund and examples of investments made by the Fund visit the Fund's website:

http://www.agr.gov.sk.ca/afef/info.htm

or contact a Fund office at:

- (306) 933-7652 – Saskatoon
- (306) 787-2346 – Regina
- (306) 682-6717 – Humboldt
- (306) 786-1527 – Yorkton
- (306) 843-3406 – North Battleford

Education and Health Tax Agricultural Exemptions

This program exempts producers from payment of provincial sales tax on certain farm machinery, tools and commodities including repairs when acquired for use directly in primary farming activity.

For more information contact:

Saskatchewan Finance
Revenue Division
2350 Albert Street
Regina, SK S4P 4A6

Tel.: 1-800-667-6102 (toll-free) or
(306) 787-6645 – Regina

Saskatchewan Agriculture and Food (Continued)

Farm Fuel Program

Effective January 1, 2001, farmers can purchase their farm gasoline and propane tax-free from bulk fuel dealers. When combined with the existing exemption on marked diesel fuel for farm use, this effectively eliminates provincial taxation on farm fuel.

To qualify for the fuel tax exemption, an individual must have a Fuel Tax Exemption Permit number issued by the Farm Fuel Program and must provide the number to the bulk fuel dealer when making a purchase. This is the same number that farmers currently use to purchase marked diesel fuel. Existing permit numbers remain in effect for producers.

For more information contact:

Farm Fuel Program
Saskatchewan Finance
2350 Albert Street
Regina, SK
S4P 4A6

Tel.: 1-800-667-7587 (toll-free) or
(306) 787-7587 – Regina

Green Certificate Farm Training Program

In cooperation with industry, Saskatchewan Agriculture and Food administers an apprenticeship-style, on-farm skill training program called the Green Certificate Program. Experienced farmers serve as trainers. Trainers:

- supervise the trainee on a day-to-day basis, spend time in personal training and testing and have a genuine interest in effective staff management
- will be trained and supervised in the role of teacher and coach

A suitable training farm has:

- equipment and facilities to allow training on every core skill listed in the Certificate
- a minimum of five years successful business experience in the area being trained
- sufficient enterprise size and cash flow to employ an apprentice trainee

Apply to:

Jim Birch, Human Resource Development Specialist
Saskatchewan Agriculture and Food
Room 129 – 3085 Albert Street
Regina, SK S4S 0B1

Tel.: (306) 787-9297
Fax: (306) 787-0428
or

Lyle Selinger, Human Resource Development Specialist
Saskatchewan Agriculture and Food
Box 660
Humboldt, SK S0K 2A0

Tel.: (306) 682-6722
Fax: (306) 682-6776

Saskatchewan Agriculture and Food (Continued)

Livestock and Horticultural Facilities Incentive Program

Provides a rebate on provincial education and health tax paid on building materials used in livestock operations, greenhouses, or storage facilities for vegetables, raw fruit, medicinal plants, herbs and spices. Program expires December 31, 2003.

For more information contact your local Rural Service Centre, or:

Financial Programs Branch
Saskatchewan Agriculture and Food
Room 226 – 3085 Albert Street
Regina, SK
S4S 0B1

Tel.: (306) 787-5149
Fax: (306) 787-2366

Livestock Loan Guarantee Program

This program assists Saskatchewan residents to establish production associations and to borrow funds on the strength of a government guarantee to the lender and the association's assurance fund. These funds are used by the association to purchase feeder cattle, bred cattle, sheep or bison on behalf of members. These animals may be fed or pastured on member farms or in custom feedlots or pastures.

For more information contact:

Livestock Loan Guarantee Program
Financial Programs Branch
Saskatchewan Agriculture and Food
Room 226, 3085 Albert Street
Regina, SK
S4S 0B1

Tel.: (306) 787-5275
or

3735 Thatcher Drive
Saskatoon, SK
S7K 2H6
Tel.: (306) 933-5747

Saskatchewan Agriculture and Food (Continued)

Rural Service Centre Locations

For information about any of the programs offered by Saskatchewan Agriculture and Food, contact the Rural Service Centre nearest you.

Assiniboia
Box 250, 401 – 1st Avenue West
Assiniboia, SK S0H 0B0
Tel.: (306) 642-7225
Fax: (306) 642-7229
E-mail: swaiting@agr.gov.sk.ca

Biggar
Box 609, 201 – 2nd Avenue West
Biggar, SK S0K 0M0
Tel.: (306) 948-3577
Fax: (306) 948-3580
E-mail: jitterman@agr.gov.sk.ca

Canora
Box 839, 410 Main Street
Canora, SK S0A 0L0
Tel.: (306) 563-1200
Fax: (306) 563-1205
E-mail: mcomeault@agr.gov.sk.ca

Carnduff
Box 339, 1312 Railway Avenue West
Carnduff, SK S0C 0S0
Tel.: (306) 482-9670
Fax: (306) 482-9675
E-mail: psidney@agr.gov.sk.ca

Davidson
Box 693, 103 Lincoln Street
Davidson, SK S0G 1A0
Tel.: (306) 567-4406
Fax: (306) 567-4408
E-mail: jbrown@agr.gov.sk.ca

Estevan
1106 – 6th Street
Estevan, SK S4A 1A8
Tel.: (306) 637-4606
Fax: (306) 637-4609
E-mail: Khiske@agr.gov.sk.ca

Hudson Bay
Box 609, 502 Prince Street
Hudson Bay, SK S0E 0Y0
Tel.: (306) 865-4430
Fax: (306) 865-4437
E-mail: jbinkley@agr.gov.sk.ca

Humboldt
Box 660, 311 Main Street
Humboldt, SK S0K 2A0
Tel.: (306) 682-6700
Fax: (306) 682-6776
E-mail: dfetter@agr.gov.sk.ca

Indian Head
Box 399, 719 Grand Avenue
Indian Head, SK S0G 2K0
Tel.: (306) 695-4250
Fax: (306) 695-4246
E-mail: shubbs@agr.gov.sk.ca

Kelvington
Box 250, 201 – 1st Avenue West
Kelvington, SK S0A 1W0
Tel.: (306) 327-6260
Fax: (306) 327-6262
E-mail: kdaviduk@agr.gov.sk.ca

Kindersley
Box 1690, 125 – 1st Avenue East
Kindersley, SK S0L 1S0
Tel.: (306) 463-5441
Fax: (306) 463-5469
E-mail: dhealey@agr.gov.sk.ca

Lloydminster
4827 – 44th Street
Lloydminster, SK S9V 0G7
Tel.: (306) 825-6470
Fax: (306) 825-6479
E-mail: dbenson@agr.gov.sk.ca

Maple Creek
Box 938, 116 Harder Street
Maple Creek, SK S0N 1N0
Tel.: (306) 662-5444
Fax: (306) 662-5450
E-mail: hmack@agr.gov.sk.ca

Meadow Lake
719 – 1st Avenue West
Meadow Lake, SK S9X 1T6
Tel.: (306) 236-7600
Fax: (306) 236-7616
E-mail: dlowe@agr.gov.sk.ca

Moose Jaw
45 Thatcher Drive East
Moose Jaw, SK S6J 1L8
Tel.: (306) 694-3615
Fax: (306) 694-3811
E-mail: cseaman@agr.gov.sk.ca

Moosomin
Box 239, 806 Broadway Avenue
Moosomin, SK S0G 3N0
Tel.: (306) 435-4525
Fax: (306) 435-4529
E-mail: drabb@agr.gov.sk.ca

Saskatchewan Agriculture and Food (Continued)

Rural Service Centre Locations (Continued)

Nipawin
Box 2166
201 – 203 – 1st Avenue West
Nipawin, SK S0E 1E0
Tel.: (306) 862-1787
Fax: (306) 862-1745
E-mail: lnewstead@agr.gov.sk.ca

North Battleford
1192 – 102nd Street
North Battleford, SK S9A 1E9
Tel.: (306) 446-7646
Fax: (306) 446-7447
E-mail: kknisely@agr.gov.sk.ca

Outlook
Box 9
420 Saskatchewan Drive West
Outlook, SK S0L 2N0
Tel.: (306) 867-5555
Fax: (306) 867-5503
E-mail: mmatlock@agr.gov.sk.ca

Prince Albert
Box 3003, 800 Central Avenue
Prince Albert, SK S6V 6G1
Tel.: (306) 953-2770
Fax: (306) 953-2440
E-mail: sosarchuk@agr.gov.sk.ca

Regina
Room 101, 3085 Albert Street
Regina, SK S4S 0B1
Tel.: (306) 787-2344
Fax: (306) 787-0410
E-mail: ehalbgewachs@agr.gov.sk.ca

Rosetown
Box 640, 615 Highway #4 North
Rosetown, SK S0L 2V0
Tel.: (306) 882-5454
Fax: (306) 882-5458
E-mail: lhanley@agr.gov.sk.ca

Saskatoon
3735 Thatcher Avenue
Saskatoon, SK S7K 2H6
Tel.: (306) 933-5090
Fax: (306) 933-7352
E-mail: bmccowan@agr.gov.sk.ca

Shaunavon
Box 250, 55 – 3rd Avenue East
Shaunavon, SK S0N 2M0
Tel.: (306) 297-5450
Fax: (306) 297-5455
E-mail: ewills@agr.gov.sk.ca

Swift Current
Box 5000, 350 Cheadle Street West
Swift Current, SK S9H 4G3
Tel.: (306) 778-8285
Fax: (306) 778-8604
E-mail: cpenner@agr.gov.sk.ca

Tisdale
Box 1480, 1105 – 99th Street
Tisdale, SK S0E 1T0
Tel.: (306) 878-8806
Fax: (306) 878-8810
E-mail: djanzen@agr.gov.sk.ca

Unity
Box 480, 5 – 100 – 1st Avenue West
Unity, SK S0K 4L0
Tel.: (306) 228-6400
Fax: (306) 228-6404
E-mail: plogan@agr.gov.sk.ca

Watrous
Box 1128, 400 Main Street
Watrous, SK S0K 4T0
Tel.: (306) 946-3230
Fax: (306) 946-3221
E-mail: bbeck@agr.gov.sk.ca

Weyburn
Box 2003, 110 Souris Avenue
Weyburn, SK S4H 2Z9
Tel.: (306) 848-2374
Fax: (306) 848-2454
E-mail: cermel@agr.gov.sk.ca

Wynyard
Box 580, 310 Avenue B West
Wynyard, SK S0A 4T0
Tel.: (306) 554-5444
Fax: (306) 554-5447
E-mail: szerr@agr.gov.sk.ca

Yorkton
38 – 5th Avenue North
Yorkton, SK S3N 0Y8
Tel.: (306) 786-1502
Fax: (306) 786-1511
E-mail: mrae@agr.gov.sk.ca

Saskatchewan Economic and Co-operative Development

Saskatchewan Economic and Co-operative Development

Head Office

2103 – 11th Avenue
Regina, SK
S4P 3V7

Tel.: (306) 787-2232
Fax: (306) 787-2159

Saskatoon Office

206 – 15 Innovation Boulevard
Saskatoon, SK
S7N 2X8

Tel.: (306) 933-7200
Fax: (306) 933-8244

Website:
http://www.gov.sk.ca/econdev

Toll-Free: 1-800-265-2001

Saskatchewan Economic and Co-operative Development is the provincial government department responsible for Saskatchewan's economic development. As part of its mandate, it provides services to entrepreneurs and small business.

Programs and services offered by Saskatchewan Economic and Co-operative Development which may be useful to entrepreneurs and small business people are described in the sections that follow. In addition to the programs for business people listed in this directory, the Department has numerous other programs designed to enhance community economic development or promote Saskatchewan's economy in general. The Department's website (http://www.gov.sk.ca/econdev) provides a great deal of information about starting a business, links to many business sites and publications of interest to business people. The programs and services that are most relevant to business people are:

- Community Economic and Business Development Division
- Co-operative Development Assistance Program
- Labour-Sponsored Venture-Capital Program
- Small Business Loans Association Program

Community Economic and Business Development Division

The Business Development Unit provides support to strategic sectors in the Saskatchewan economy, particularly focused on existing and new value-added businesses in fields such as Biotechnology, Agricultural Implement Manufacturing and Information Technology.

Key supports include initiatives such as opportunity identification, pathfinding, trade shows and investment attraction. Investor information packages can be provided.

For more information contact:

Robin Johnson, A/Executive Director, Business Development Unit
Saskatchewan Economic and Co-operative Development
2103 – 11th Avenue
Regina, SK S4P 3V7

Tel.: (306) 787-0904
Fax: (306) 787-3872

E-mail: rjohnson@ecd.gov.sk.ca

Saskatchewan Economic and Co-operative Development (Continued)

Co-operative Development Assistance Program

The purpose of the Co-operative Development Assistance Program (CDAP) is to encourage and support the development and expansion of co-operative enterprises.

New co-operatives and co-operatives considering an expansion into new areas of business activity are eligible for up to $10,000 to cover eligible expenses. For more information contact:

Marilyn Day, Regional Economic Development Services
Saskatchewan Economic and Co-operative Development
2103 – 11th Avenue
Regina, SK
S4P 3V7

Tel: (306) 787-0741
Fax: (306) 787-8447

E-mail: mday@ecd.gov.sk.ca

Labour-sponsored Venture Capital Program

This program is designed to help employee groups and individuals create or maintain jobs by contributing to funds which invest in small and medium Saskatchewan-based businesses. Once an LSVCC is incorporated by a labour association and registered with the department, employees and individuals can invest and qualify for federal and provincial tax credits. The pool of capital can be used for a range of investments, or to enable employees to buy all or part of the company for which they work.

For more information contact:

Marv Weismiller, Investment Services
Saskatchewan Economic and Co-operative Development
2103 – 11th Avenue
Regina, SK
S4P 3V7

Tel.: (306) 787-5014
Fax: (306) 787-3872

E-mail: mweismiller@ecd.gov.sk.ca

Saskatchewan Economic and Co-operative Development (Continued)

Small Business Loans Association Program

A Small Business Loans Association is formed by the incorporation of four or more community-based interest groups (i.e., individuals, partnerships, co-operatives or corporations). The objectives of the Association must be the creation and development of new businesses and assisting existing businesses by lending capital to those businesses. Associations can grant loans of up to $10,000 for the purchase of fixed assets. Loan applicants must submit a business plan to the Association. Loan applications approved by the association go to Saskatchewan Economic and Co-operative Development which ensures that they comply with program requirements. Saskatchewan Economic and Co-operative Development provides the Association with funds to cover the principal of the loan. The Association charges an interest rate of up to 10 percent. Upon repayment, the principal amount is returned to Saskatchewan Economic and Co-operative Development and the Association retains the interest to cover its operating expenses.

For more information contact:

Small Business Loans Association Program
Saskatchewan Economic and Co-operative Development
2103 – 11th Avenue
Regina, SK
S4P 3V7

Tel.: (306) 787-7154
Fax: (306) 787-3872

E-mail: clake@ecd.gov.sk.ca

Saskatchewan Economic and Co-operative Development (Continued)

Regional Offices

Estevan
303 Wicklow Centre
1133 – 4th Street
Estevan, SK S4A 2V6

Regional Development Manager:
John Slatnik

Tel.: (306) 637-4505
Fax: (306) 637-4510

Moose Jaw
45 Thatcher Drive East
Moose Jaw, SK S6J 1L8

Regional Development Manager:
Grant McWilliams

Tel.: (306) 694-3623
Fax: (306) 694-3500

North Battleford
1202 – 101st Street
North Battleford, SK S9A 1E9

Acting Regional Development
Manager: Jason Regier

Tel.: (306) 446-7446
Fax: (306) 446-7442

Prince Albert
Box 3003, 3rd Floor, City Hall
1084 Central Avenue
Prince Albert, SK S6V 6G1

Regional Development Manager:
Wayne Phillip

Tel.: (306) 953-2275
Fax: (306) 922-6499

Regina
1925 Rose Street
Regina, SK S4P 3P1

Regional Development Manager:
Bill Spring

Tel.: (306) 787-1605
Fax: (306) 787-1620

Saskatoon
122 – 3rd Avenue North
Saskatoon, SK S7K 2H6

Acting Regional Development
Manager: Elaine Unrau

Tel.: (306) 933-5749
Fax: (306) 933-7692

Swift Current
885 – 6th Avenue N.E.
Swift Current, SK S9H 2M9

Regional Development Manager:
Doug Howorko

Tel.: (306) 778-8415
Fax: (306) 778-8526

Yorkton
50 Smith Street East
Yorkton, SK S3N 0H5

Regional Development Manager:
Wayne Clarke

Tel.: (306) 786-1415
Fax: (306) 786-1417

Other

Canada-Saskatchewan Business Service Centre
122 – 3rd Avenue North
Saskatoon, SK S7K 2H6
Tel.: (306) 956-2323
Fax: (306) 956-2328
Toll-Free: 1-800-667-4374
FaxBack: 1-800-667-9433/956-2310

Saskatchewan Finance

Saskatchewan Finance
Provincial Sales Tax Branch
2350 Albert Street
Regina, SK
S4P 4A6

Tel.: (306) 787-6645
Toll-Free: 1-800-667-6102

Website:
http://www.gov.sk.ca/finance

Saskatchewan Finance is responsible for the Provincial Sales Tax.

Provincial Sales Tax

All retail businesses selling tangible goods and taxable services are required to collect and submit Provincial Sales Tax. Businesses that consume goods from inventory for their own use are also subject to tax. Contact Saskatchewan Finance for more information.

Saskatchewan Human Rights Commission

Saskatchewan Human Rights Commission

Saskatoon Office

8th Floor
122 – 3rd Avenue North
Sturdy Stone Building
Saskatoon, SK
S7K 2H6

Tel.: (306) 933-5952
Telewriter: (306) 373-2119
Toll-Free: 1-800-667-9249
Fax: (306) 933-7863

Regina Office

3rd Floor
1942 Hamilton Street
Regina, SK
S4P 3V7

Tel.: (306) 787-2530
Telewriter: (306) 787-8550
Toll-Free: 1-800-667-8577
Fax: (306) 787-0454

E-mail:
shrc@justice.gov.sk.ca

Website:
http://www.gov.sk.ca/shrc

Promoting and protecting individual dignity and equal rights is the focus of the *Saskatchewan Human Rights Code*. The **Saskatchewan Human Rights Commission** administers the Code to discourage and eliminate discrimination against everyone under provincial jurisdiction. Business people who hire employees are subject to *The Saskatchewan Human Rights Code* which says that employers are not allowed to discriminate on the basis of:

- religion
- creed
- marital status
- family status
- sex
- sexual orientation
- disability
- age
- colour
- ancestry
- nationality
- place of origin
- race or perceived race
- receipt of public assistance

Business people are required, in some circumstances, to make their buildings accessible to people with disabilities. The Saskatchewan Human Rights Commission has published numerous booklets and pamphlets describing these aspects of human rights legislation in detail.

The Commission investigates human rights complaints, approves and monitors employment equity plans and conducts human rights education for employers and others.

The Commission's website provides more information about human rights legislation, the Commission's programs and its publications. The website also provides links to other human rights organizations.

Saskatchewan Intergovernmental and Aboriginal Affairs

Saskatchewan Intergovernmental and Aboriginal Affairs
10th Floor
1919 Saskatchewan Drive
Regina, SK
S4P 3V7

Tel.: (306) 787-1643

Website:
http://www.iaa.gov.sk.ca

Saskatchewan Intergovernmental and Aboriginal Affairs manages the Business Immigration Program.

Business Immigration Programs

Two business immigration programs are available:

- **Provincial Nominee Program** – The Provincial Nominee Program is an immigration pilot project designed to allow Saskatchewan officials to recruit immigrants with particular skills.
- **Immigrant Entrepreneur Program** – This program is intended for business people who want to immigrate to Canada and establish a business in Saskatchewan.

For more information contact:

Barb Bond, Economic Immigration Information
Saskatchewan Intergovernmental and Aboriginal Affairs
10th Floor, 1919 Saskatchewan Drive
Regina, SK S4P 3V7

Tel.: (306) 787-0904
Fax: (306) 787-3872

Saskatchewan Justice

Saskatchewan Justice
Corporations Branch
2nd Floor, 1871 Smith Street
Regina, SK
S4P 3V7

Tel.: (306) 787-2962
Fax: (306) 787-8999

E-mail:
corporations@justice.gov.sk.ca

Website:
http://www.saskjustice.gov.sk.ca

The Corporations Branch is part of **Saskatchewan Justice.**

Corporations Branch

The Corporations Branch of Saskatchewan Justice incorporates Saskatchewan corporations, non-profit corporations, co-operatives and credit unions, and registers business names.

The Corporation Branch's website contains a great deal of useful information for people who are starting a business including descriptions of the different types of business ownership, and detailed information about business name searches and business incorporation.

Saskatchewan Labour

Saskatchewan Labour

Head Office

1870 Albert Street
Regina, SK
S4P 3V7

Saskatoon Office

122, 3rd Avenue N.
Saskatoon, SK
S7K 2H6

Website:
http://www.labour.gov.sk.ca

Saskatchewan Labour works with employees and employers to achieve safe, fair, representative and co-operative workplaces that contribute to ongoing economic and social development in Saskatchewan. Program areas of particular interest to business people and entrepreneurs are administered by its:

- Labour Standards Branch
- Occupational Health and Safety Division
- Labour Relations and Mediation Division

Labour Standards Branch

The Labour Standards Branch promotes and enforces basic rules for work and employment standards in Saskatchewan under *The Labour Standards Act*. The Branch operates a Call Centre, publishes information on provincial labour standards and provides information to employers and employees about their rights and responsibilities in the workplace.

Labour Standards information is available through the:

Saskatchewan Labour website: http://www.labour.gov.sk.ca

Labour Standards Call Centre: 1-800-667-1783

Labour Standards Offices

Estevan
1219 – 5th Street
Estevan, SK
S4A 2V6
Tel.: (306) 637-4573

North Battleford
313 – 1146 – 102nd St.
North Battleford, SK
S9A 1E9
Tel.: (306) 446-7491

Swift Current
350 Cheadle Street West
Swift Current, SK
S9H 4G3
Tel.: (306) 778-8246

Regina
1870 Albert Street
Regina, SK
S4P 3V7
Tel.: (306) 787-2438

Saskatoon
122 – 3rd Avenue North
Saskatoon, SK
S7K 2H6
Tel.: (306) 933-5042

Moose Jaw
110 Ominica Street West
Moose Jaw, SK
S6H 6V2
Tel.: (306) 694-3737

Prince Albert
800 Central Avenue
Prince Albert, SK
S6V 6G1
Tel.: (306) 953-2715

Yorkton
72 Smith Street East
Yorkton, SK
S3N 2Y4
Tel.: (306) 786-1395

For more information contact the Labour Standards office nearest you.

Saskatchewan Labour (Continued)

Occupational Health and Safety Division

The Occupational Health and Safety Division works to reduce work-related injuries and illness. It works with occupational health committees, workers, supervisors and employers to fulfil their responsibility for the control of workplace hazards, ensures compliance with *The Occupational Health and Safety Act, 1993* and regulations, and provides technical assistance in the identification and control of hazards that may cause injury or illness. The services of the division are available to all workers and employers in Saskatchewan, occupational health committees and worker occupational health and safety representatives.

For more information, visit the Saskatchewan Labour website at www.labour.gov.sk.ca or call the Occupational Health and Safety Division:

In Regina call:

Tel.: (306) 787-4496
Toll-Free: 1-800-567-7233

In Saskatoon call:

Tel.: (306) 933-5052
Toll-Free: 1-800-667-5023

Labour Relations and Mediation Division

The Labour Relations and Mediation Division helps unions and management deal with problems like lockouts and strikes. It also provides mediation and training to help labour and management improve communications and relationships in order to prevent work stoppages.

In Regina call:

Tel.: (306) 787-9106

In Saskatoon call:

Tel.: (306) 933-6587

Saskatchewan Opportunities Corporation

Saskatchewan Opportunities Corporation

Head Office – Regina

Suite 600
2103 – 11th Avenue
Regina, SK
S4P 3Z8

Tel.: (306) 787-8595
Fax: (306) 787-8515

E-mail: info@soco.sk.ca

Saskatoon Investments

760 Saskatoon Square
410 – 22nd Street East
Saskatoon, SK
S7K 5T6

Tel.: (306) 933-7890
Fax: (306) 933-7891

E-mail: info@soco.sk.ca

Regina Research Park

140 – 10 Research Drive
Regina, SK
S4S 7J7

Tel.: (306) 798-7275
Fax: (306) 798-8601

E-mail: info@soco.sk.ca

Innovation Place

114 – 15 Innovation
Boulevard
Saskatoon, SK
S7N 2X8

Tel.: (306) 933-6295
Fax: (306) 933-8200

E-mail:
info@innovationplace.com

Website:
http://www.soco.sk.ca

The **Saskatchewan Opportunities Corporation (SOCO)** is a provincial Crown corporation with a mandate to facilitate economic growth in Saskatchewan through investments in viable businesses and in infrastructure which supports the development of business.

SOCO's investment program targets six sectors that have been identified as possessing potential for continued economic growth:

- agriculture (value-added agriculture and food processing)
- forestry
- tourism and cultural industries
- mining and minerals
- energy
- advanced technology.

The corporation focuses on companies that create sustainable growth for the province. As a result, its primary emphasis is on commercialization of new technologies, export-oriented and import replacement ventures, and projects that create value-added manufacturing and processing in Saskatchewan. SOCO does not generally invest in retail or service ventures that compete with existing business for limited local markets.

The corporation's investments take the form of loans, contract financing, equity investments and guarantees. They typically range from $50,000 to $1 million, although the corporation has investments that are both smaller and larger than that range. SOCO is not usually the only investor in a project; it generally collaborates on its investments with other investors, both private and public sector.

In addition to its investment program, SOCO provides support to Saskatchewan businesses through the provision of infrastructure. The corporation owns and operates two research and development parks:

- Regina Research Park, adjacent to the University of Regina
- Innovation Place, a world-recognized research and development park adjacent to the University of Saskatchewan.

Saskatchewan Post-Secondary Education and Skills Training

Saskatchewan Post-Secondary Education and Skills Training

More information about the programs described here is available from:

SaskNetWork
(http://www.sasknetwork.gov.sk.ca)

Saskatchewan Career Information Hotline
3rd Floor
2220 College Avenue
Regina, SK
S4P 3V7

Tel: (306) 787-8431 (in Regina)
Toll-Free: 1-800-597-8278
Fax: (306) 787-9178

E-mail:
hotline@sasked.gov.sk.ca

Information about the programs listed here is also available from any Canada-Saskatchewan Career and Employment Service Office. A full list of the addresses and phone numbers of these offices is available at SaskNetWork (http://www.sasknetwork.gov.sk.ca)

Programs and services offered by **Saskatchewan Post-Secondary Education and Skills Training** that will be of interest to business people include:

- Employers On-Line
- Employment Programs
- JobStart/Future Skills
- Sask Jobs

Employers On-Line

Employers On-Line is a website designed to help employers manage the human resource side of their business. The site includes information to guide employers through the process of recruiting, hiring and orienting new employees. It also includes links to many other employment sites. Employers On-Line can be accessed through SaskNetWork (http://www.sasknetwork.gov.sk.ca).

Employment Programs

Saskatchewan Post-Secondary Education and Skills Training offers several employment programs. Those that will be of the most interest to business people and entrepreneurs are listed below.

- **Bridging Program** – The Bridging Program funds programs, services and supports that link participants to jobs. These may include assessment, counselling, academic upgrading, work experience and other employment and training supports. Funding is available to several organizations including community groups, public and private training institutions, and industry associations to develop and deliver projects that help participants prepare for work.
- **Job Development Services** – Program consultants will work with businesses, community groups and local governments to identify job opportunities for individuals and the skills needed for jobs. They will also help recruit and match individuals for jobs.
- **Self-Employment Program** – The Self-Employment Program offers:
  - Funding to qualified trainers to deliver training that assists participants to start a business.
  - Funding for training services and supports that assist participants to develop and operate a business. These may include business plan development, market research, accounting and other business supports.
- **Work Placement Program** – The Work Placement Program provides funding assistance to employers to hire eligible employees and provide on-the-job skills training. Both private and public sector employers are eligible. Funding assistance may include wage subsidies, or employment related support for employees such as job coaching, mentoring or equipment.

Saskatchewan Post-Secondary Education and Skills Training (Continued)

JobStart/Future Skills

JobStart/Future Skills is a program that links training to employment. The initiative of most interest to business people is Workbased Training for the Unemployed.

- **Work-based Training for the Unemployed** – This program assists employers to provide workbased training for people who are unemployed. Employers can include registered businesses, industry associations, non-government organizations and local governments. The training provided must offer strong prospects of ongoing full-time employment.

Sask Jobs

Sask Jobs is an online service that provides job seekers and employers with assistance to find and post employment opportunities in Saskatchewan.

Sask Jobs can be accessed through SaskNetWork (http://www.sasknetwork.gov.sk.ca).

Saskatchewan Research Council

Saskatchewan Research Council

Saskatoon Office

125 – 15 Innovation Blvd.
Saskatoon, SK
S7N 2X8

Tel.: (306) 933-5400
Fax: (306) 933-7446

E-mail: info@src.sk.ca

Regina Office

6 Research Drive
Regina, SK
S4S 7J9

Tel.: (306) 787-9400
Fax: (306) 787-8811

E-mail: info@src.sk.ca

Website: http://ww.src.sk.ca

The **Saskatchewan Research Council (SRC)** provides contract research and technology services to provincial, national and international clients. The SRC has over 230 staff including scientists, engineers a. : technicians. It provides expertise across several sectors including agriculture, biotechnology, energy, environment, manufacturing, mining and petroleum.

Saskatchewan Workers' Compensation Board

Saskatchewan Workers' Compensation Board

Head Office

200 – 1881 Scarth Street
Regina, SK
S4P 4L1

Tel.: (306) 787-4370
Fax: (306) 787-0213

Branch Office

129 Third Avenue N.
Saskatoon, SK
S7H 0W2

Tel.: (306) 933-6312
Fax: (306) 933-7509

Website:
http://www.wcbsask.com

Toll-Free: 1-800-567-7233

The **Saskatchewan Workers' Compensation Board** administers *The Workers' Compensation Act*. The Act is a provincial law that provides financial protection, medical benefits and rehabilitation services to workers and their dependents when workers are injured or killed on the job.

Most Saskatchewan employers are required to register with the Workers' Compensation Board and may be required to pay a premium.

General information about how the WCB works, who is required to register with the WCB, premiums and how claims are handled is available on the WCB's website (http://www.wcbsask.com).

Part 5: Municipal Government

Cities, Towns and Rural Municipalities

Saskatchewan cities, towns and rural municipalities provide a range of supports for business people and impose various requirements upon them. For example:

- Some cities have an economic development authority and some regions have a regional economic development authority. These organizations focus on community economic development and may also offer support to small businesses.
- Most cities and some towns require that businesses purchase either a business licence or a home-based business licence.
- Shops, factories, warehouses, and other commercial buildings must meet certain standards specified in *The National Building Code of Canada*. Municipal building officials can provide more information and conduct the necessary inspections.
- The public library in most communities is a good source of information on topics such as preparing a business plan, marketing and managing staff.

For information about both the supports offered by your local municipal government and its licencing and other requirements, contact city or town hall, the economic development authority in your community or the Canada-Saskatchewan Business Service Centre (http://www.cbsc.org/sask). The Canada-Saskatchewan Business Service Centre has community profiles and information about licencing requirements for many Saskatchewan communities.

Part 6: Foundations

The Canadian Women's Foundation

The Canadian Women's Foundation

Suite 504
133 Richmond Street West
Toronto, ON
M5H 2L3

Tel.: (416) 365-1444
Fax: (416) 365-1745

Website:
http://www.cdnwomen.org/

The **Canadian Women's Foundation (CWF)** is Canada's first and only national public foundation dedicated to improving the lives of women and girls through economic and social change. The Foundation raises funds and makes grants to charitable projects that help women and girls achieve greater self-reliance and economic independence.

The Foundation funds projects in two areas: prevention of violence against women and economic development.

Violence prevention grants are made from the following funds at CWF:

- The Body Shop STOP Violence Against Women Fund
- The Canadian Pacific Violence Prevention Fund (Canadian Pacific Charitable Foundation and Canadian Pacific Hotels)
- The Royal LePage Shelter Foundation Fund
- The Traders Challenge Fund (presenting sponsor Ericsson Canada Inc.)
- The White Ribbon Campaign Fund
- The Zellers Friends of the Family Fund, and
- The CWF Violence Prevention Fund, supported by:
  - Individual donors
  - The Aimee Quitevis Memorial Fund
  - The Tony McNaughton Memorial Fund, established by Starbucks to honour Starbucks store manager Tony McNaughton

Money for the **CWF Economic Development Fund** is raised from:

- Individual donors from across Canada
- Supporters of events such as the CWF Professional Breakfast and the TCREW (Toronto Commercial Real Estate Women) Annual Golf Tournament
- A partnership with the CIBC Charitable Foundation
- Other business and professional firms.

The Canadian Women's Foundation does not accept unsolicited grant requests. If your organization is interested in applying for a grant, contact the CWF and ask to be added to the Request for Proposal mailing list. Refer to the CWF website (http://www.cdnwomen.org) for more information about the types of projects that are funded, activities that are ineligible for funding and procedures for applying for a grant.

Part 7: Business Groups

In most communities, there are numerous business groups and clubs whose objectives include networking among members, education for members and promotion of small business in the community. For example, many communities have a Chamber of Commerce and/or a branch of the Saskatchewan Home-Based Business Association.

Groups such as service clubs and professional associations, although not specifically oriented to business, also provide networking opportunities for members.

The groups and clubs listed in this section are groups whose focus is women. These groups are not limited to businesswomen, but welcome members from all walks of life.

Canadian Women's Business Network

Canadian Women's Business Network

Website:
http://www.cdnbizwomen.com

E-mail:
admin@cdnbizwomen.com

The **Canadian Women's Business Network** is a large and complex website with links to many on-line business resources. Some are specific to women such as "women's achievements". Others are of interest to all business people, for example, "financial information, developing your business, and global trade". Businesswomen can register their business with the Canadian Women's Business Network for free on-line exposure. The Canadian Women's Business Network publishes a monthly online newsletter which introduces new members and provides information about business issues.

Website: http://www.cdnbizwomen.com

Regina Economic Development Co-operative for Women

Regina Economic Development Co-operative for Women

2732 – 13th Avenue
Regina, SK
S4T 1N3

Tel.: (306) 565-2380

The **Regina Economic Development Co-operative for Women** is a Small Business Loans Association. It makes loans of up to $10,000 to Regina businesswomen who have difficulty getting funding through traditional financial institutions.

Regina Women's Network

Regina Women's Network

P. O. Box 3422
Regina, SK
S4P 3N8

Tel.: (306) 757-7082

Regina Women's Network is a networking organization whose goals include promoting women in business. RNW offers:

- monthly luncheons and after-work mixers The mixers are held at different members' business places
- other functions such as dinners and large events with well-known guest speakers
- membership directory
- bi-monthly newsletter
- yearly trade show
- bi-annual women of influence dinner

Saskatchewan Business and Professional Women's Clubs

Saskatchewan Business and Professional Women's Clubs

Regina Club
Box 1911
Regina, SK S4P 3E1

Saskatoon Club
Box 22
Saskatoon, SK S7K 3K6

The **Saskatchewan Business and Professional Women's Clubs** are members of the Canadian and International Federations of Business and Professional Women's Organization. Their purpose is to provide support and leadership to women in realization of their plans, projects and activities in both their work and their responsibility to society.

There are clubs in Regina and Saskatoon. For current contact information write to the address on the left.

Saskatchewan Women's Institutes

Saskatchewan Women's Institutes

10.2 Kirk Hall
117 Science Place
University of Saskatchewan
Saskatoon, SK
S7N 5C8

Tel.: (306) 966-5566
Fax: (306) 966-5567

E-mail: Sask.wi@usask.ca

Website:
www.saskwomensinst.com

Saskatchewan Women's Institute (S.W.I.) is the largest rural women's organization in Saskatchewan. There are over 200 members in 22 branches throughout the province. SWI's goals include networking among rural women and providing learning opportunities through training, workshops and information sharing in order to enhance families and communities.

Saskatoon Women's Network

Saskatchewan Women's Network

P. O. Box 8504
Saskatoon, SK
S7K 6K5

Tel.: (306) 249-4454

Saskatoon Women's Network is a networking organization whose mission is to provide opportunities for members to develop professional and personal contacts. S.W.N. offers:

- monthly lunch and breakfast meetings as well as about six other annual functions
- annual educational seminars some of which may be on business-related topics
- a regular newsletter
- a membership list and member resource book

Women's Advisory Committee of the National Farmers Union (NFU)

Women's Advisory Committee of the National Farmers Union (NFU)

National Office:

2717 Wentz Avenue
Saskatoon, SK
S7K 4B6

Tel.: (306) 652-9465
Fax: (306) 664-6226

E-mail:
nfu@sk.sympatico.ca

Website: http://www.nfu.ca

Saskatchewan Representative:
Susan Luthje
Tel.: (306) 398-2866
or (780) 861-0249
E-mail: sluthje@alberta.com

National Representative:
Shannon Storey, National Women's President

The **Women's Advisory Committee of the National Farmers Union** is comprised of representatives from each of the NFU's six regions who are responsible for ensuring that NFU women have real visibility and an effective voice both within the NFU and within each region of the country. Representatives serve as part of the NFU's regional leadership teams, with responsibility for co-planning and implementing NFU activities on general farm and agriculture issues and activities related to membership development. Representatives work nationally as an advisory body to the NFU women's president. They participate in national strategies and events intended to involve women in NFU activities as well as in the community, business and politics of agriculture at the provincial, national and international levels. The Women's Advisory Committee of the National Farmers Union also organizes and participates in international linkages to work for changes in social and economic conditions which will better serve farm women and their families. The Advisory Committee can provide speakers, workshops, research and resource materials. Key theme: equal and equitable rights and representation for women in the farm community.

Part 8: Educational Opportunities

The major Saskatchewan educational institutions are listed below. Most of these institutions offer courses on administration, management, marketing, accounting and computer applications that may be useful to business people. Some also offer short courses and seminars specifically designed for entrepreneurs and people in small business. Because course offerings vary from year to year, contact the appropriate educational institution for a course calendar and for information about course dates and costs.

Aboriginal Educational Institutions

Several of Saskatchewan's Aboriginal educational institutions offer courses in accounting, computer applications, administration and management that may be useful to business people. Contact the appropriate agency for a course calendar and for details concerning prerequisites, and dates and costs of courses.

Saskatchewan Indian Federated College

Website: http://www.sifc.edu

SIFC Regina Campus
Room 118, College West
University of Regina
Regina, SK
S4S 0A2

Tel.: (306) 584-8489

SIFC Saskatoon Campus
710 Duke Street
Saskatoon, SK
S7M 0P8

Tel.: (306) 931-1800
Fax: (306) 665-0175

SIFC Northern Campus
1500 – 10 Avenue East
P. O. Box 3003
Prince Albert, SK
S6V 6G1

Tel.: (306) 763-0066
Fax: (306) 764-3511

Gabriel Dumont Institute

Website: http://www.gdins.org/

Gabriel Dumont Institute
Education Building
University of Regina
3737 Wascana Parkway
Regina, SK S4N 0Z6

Tel.: (306) 347-4100
Fax: (306) 565-0809

Gabriel Dumont Institute
917 – 22nd Street West
Saskatoon, SK S7M 0R9

Tel.: (306) 934-4941
Fax: (306) 244-0252

Gabriel Dumont Institute
48 – 12th Street East
Prince Albert, SK S6V1B2

Tel.: (306) 764-1797
Fax: (306) 764-3995

Dumont Technical Institute

917 – 2nd Street West
Saskatoon, SK S7M 0R9

Tel.: (306) 242-6070

Aboriginal Educational Institutions (Continued)

Saskatchewan Indian Institute of Technologies

Academic Department
Research, Planning and Development

6th Floor, 229 – 4th Avenue
Saskatoon, SK S7K 4K3

Tel.: (306) 244-4460 in Saskatoon
Fax: (306) 244-0078
Provincial Toll-Free: 1-800-667-9704

Saskatchewan Indian Institute of Technologies

Finance Department
Student Services Department
Asimakaniseekan Askiy Reserve

100 – 103A Packham Avenue
Saskatoon, SK S7K 4K4

Tel.: (306) 244-4444 in Saskatoon
Fax: (306) 244-1391
Provincial Toll-Free: 1-877-282-5622

The Saskatchewan Indian Institute of Technologies has campuses in several other Saskatchewan communities. Contact the Student Services Department for details.

Regional Colleges

Saskatchewan has nine regional colleges. Some of the regional colleges offer courses in accounting, computer applications, management and other topics that may be useful to business people. Some also occasionally offer courses specifically designed for entrepreneurs and people operating small businesses. Contact your local regional college for a course calendar.

Carlton Trail Regional College
P. O. Box 720
623 – 7th Street
Humboldt, SK
S0K 2A0

Tel.: (306) 682-2623
Toll-Free: 1-800-667-2623
Fax: (306) 682-3101
Website: http://www.ctrc.sk.ca

Cumberland Regional College
P. O. Box 2225
501 – 6th Street E.
Nipawin, SK
S0C 1E0

Tel.: (306) 862-9833
Fax: (306) 862-4940
Website:
http://www.cumberlandcollege.sk.ca

Cypress Hills Region College
Box 5000
129 Second Avenue N.E.
Swift Current, SK
S9H 2C6

Tel.: (306) 773-1531
Fax: (306) 773-2384
Website:
http://www.cypresshillscollege.sk.ca

Lakeland College
2602 – 59th Avenue
Bag Service 6600
Lloydminster, AB
S9V 1Z3

Tel.: (780) 8538420
Website: http://www.lakelandc.ab.ca

North West Regional College
10702 Diefenbaker Drive
North Battleford, SK
S9A 4A8

Tel.: (306) 937-5100
Fax: (306) 445-1575
Website: http://www.nwrc.sk.ca

Northlands College
P. O. Box 1000
(Highway #2)
Air Ronge, SK
S0J 3G0

Tel.: (306) 425-4480
Website:
http://www.northlandscollege.sk.ca

Parkland Regional College
Box 790
200 Block 9th Avenue East
South wing of Melville
Comprehensive High School
Melville, SK
S0A 2P0

Tel.: (306) 728-4471
Fax: (306) 728-2576
Website:
http://www.parklandcollege.sk.ca

Prairie West Regional College
P. O. Box 700
701 Dominion Street
Biggar, SK
S0K 0M0

Tel.: (306) 948-3363
Fax: (306) 948-2094
Website: http://www.pwrc.sk.ca

Southeast Regional College
P. O. Box 2003
Weyburn, SK
S4H 2Z9

Tel.: (306) 848-2500
Fax: (306) 848-2517
Website:
http://www.southeastcollege.org

Saskatchewan Institute of Applied Science and Technology (SIAST)

Website:
http://www.siast.sk.ca

The four SIAST campuses in Saskatchewan offer both certificate programs and non-credit courses and seminars. Non-credit and short courses offered vary from year to year but often include courses in bookkeeping, management and computer applications that would be useful for small business people. As well, the four SIAST campuses occasionally offer courses and seminars specifically designed for entrepreneurs such as, "Introduction to Entrepreneurship" and "Finances for Small Business". SIAST also has a Virtual Campus which offers a range of courses online.

Contact the SIAST campus nearest you for a calendar of their non-credit courses and/or a listing of their courses for business people.

SIAST Kelsey Campus
P. O. Box 1520
Idylwyld Drive and 33rd Street
Saskatoon, SK
S7K 3R5

Tel.: (306) 933-6350 or Toll-Free: 1-800-567-3263
Website: http://www.siast.sk.ca/kelsey

SIAST Palliser Campus
P. O. Box 1420
Saskatchewan Street and 6th Avenue N.
Moose Jaw, SK
S6H 4R4

Tel.: (306) 694-3200 or Toll-Free: 1-800-667-0055
Website: http://www.siast.sk.ca/palliser

SIAST Wascana Campus
P. O. Box 556
4500 Wascana Parkway
Regina, SK
S4P 3A3

Tel.: (306) 798-4356 or Toll-Free: 1-800-667-7730
Website: http://www.siast.sk.ca/wascana

SIAST Woodland Campus
P. O. Box 3003
1100 – 15th Street East
Prince Albert, SK
S6V 6G1

Tel.: (306) 953-7000 or Toll-Free: 1-800-667-9664
Website: http://www.siast.sk.ca/woodland

SIAST Virtual Campus

Website: http://www.siast.sk.ca/virtualcampus/

Offers online courses in a variety of subject areas and is accessible from anywhere in Saskatchewan or the rest of the world.

University of Regina

The University of Regina, Faculty of Administration offers several credit courses in marketing and business management that may be of interest to business people. Contact the U of R or visit the U of R website for a course calendar.

The Centre for Continuing Education sometimes offers non-credit seminars, workshops and courses on topics like communications that may be useful to business people.

University of Regina
3737 Wascana Parkway
Regina, SK
S4S 0A2

Tel.: (306) 585-4111

Website: http://www.uregina.ca

University of Saskatchewan

The University of Saskatchewan, College of Commerce, offers dozens of courses in marketing, management, accounting, industrial relations and similar topics. Some of these courses are on highly specialized topics and have prerequisites. Others are more general. Contact the University of Saskatchewan, College of Commerce, for more information.

The U of S Extension Division sometimes offers non-credit courses on topics like human relations and communications that may be useful to business people.

University of Saskatchewan
Saskatoon, SK

Tel.: (306) 966-4343

The University of Saskatchewan does not have a central paper mail address. It is a very large campus with many colleges and departments. For the mail addresses and phone numbers of specific colleges visit the U of S website.

Website: http://www.usask.ca

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